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# GOVERNMENT GAZETTE

## BOLETIM OFICIAL

### GOVERNMENT OF GOA, DAMAN AND DIU

Secretariat

#### ORDER

Whereas the Lieutenant Governor of the Union Territory of Goa, Daman and Diu considers it necessary to frame rules for the grant of loans for effecting improvements in the existing houses and for construction of new ones, under Government Order dated the 26th February, 1964.

Now therefore, the Lieutenant Governor, in exercise of the powers conferred by and under the Diploma Legislativo no. 1959, dated the 28th December, 1959 and under all other powers enabling him in that behalf, is pleased to issue the following:

Rules for the grant of loans for effecting improvement in the existing houses and for construction of new ones

1. (1) *Short title, extent and application.* — These rules may be called the Rules for the grant of loans for effecting improvement in the existing houses and for construction of new ones.

(2) They shall extend to the Union Territory of Goa, Daman and Diu.

(3) They shall apply to any person who at the time of application for a loan is in receipt of a total annual income not exceeding Rs. 10,000/- and owns a house or holds land which has been obtained by outright purchase or on lease, the subsisting period thereof being not less than 20 years for use as a building site and which is free from any encumbrances whatsoever:

Provided that such person has not been previously granted a loan or received financial assistance from the Government for the same purpose and does not own a tenement when the loan is for new construction.

2. *Definitions.* — In these rules, unless there is anything repugnant to the subject or context, —

- «applicant» means an applicant for a loan under these Rules;
- «Form» means a form appended to these Rules;
- «Income» means the net income regularly derived by a person from his occupation, trade, business, employment or any other source constituting his normal means of livelihood;
- «Land» means land suitable for building purposes;
- «Loan» means a loan applied for or granted or paid or to be granted or paid under these Rules;
- «Loanee» means any person to whom a loan has been granted or paid under these Rules;
- «Prescribed» means prescribed by these Rules;
- «Tenement» means a tenement constructed or to be constructed under these Rules together with all installations and appurtenances thereto.

3. *Purpose of loan.* — (1) A loan may be granted only for the purpose of effecting improvement in the existing house or for construction of a new one for *bona fide* personal use and occupation as a residence by the applicant and all or any of the members of his family and for no other purpose.

(2) No loan shall be granted to an applicant for the improvement or the construction of more than one tenement.

(3) No loan shall be granted to a loanee in addition to the one previously granted to him in connection with the improvement or construction of the same or another tenement.

4. *Limits of loan.* — A loan may be granted up to 50% of the estimated cost of construction of a house or of improvement to be effected, subject to the maximum limit of Rs. 15,000/- each.

5. *Interest.* — The loan shall bear interest at the rate of 6% per annum.

6. *Security.* — (1) As security for due payment of the loan together with interest due thereon and for the due observance and performance of all the terms and conditions on which the loan is granted, a loanee shall execute a mortgage deed in favour of the Junta de Comercio Externo in a Public Notary Office as per Form approved by the Housing Board Committee.

(2) No right, title or interest in the tenement constructed or in the land upon which the tenement is constructed or in building materials purchased for the construction of the tenement shall vest in the loanee absolutely until the loan together with interest due thereon is repaid in full by the loanee and the loanee shall not, until then, be competent of lease, transfer or assign any right, title, or interest therein or create any mortgages, encumbrance or any other charge thereon without the previous consent of the Junta de Comercio Externo.

7. *Manner of application for loan.* — (1) Every application for a loan shall be made to the President, Junta de Comercio Externo, in Form hereby appended.

(2) The application shall be complete in all particulars and accompanied by all relevant documents and duly attested.

8. *Manner of disposal of application for loan.* — Upon receipt of an application made under rule 7, the President of Junta de Comercio Externo shall, on being satisfied on a preliminary scrutiny of the application that the applicant is one to whom these Rules apply and that the application has been made in the prescribed form and manner, refer the application to the Housing Board Committee. The decision of this Committee shall be final on the matter and no appeal shall lie against it.

9. *Mode of payment of loans.* — (1) A loan shall be paid in instalments, each instalment being determined in the following manner and paid in each of the following events, namely:

(2) For new constructions:

- (a) The first instalment shall be upto 50% of the loan and paid after the execution of mortgage deed;
- (b) The second instalment shall be upto 30% of the loan and paid upon the loanee producing a certificate issued by the Executive Engineer of the Junta de Comercio Externo or his representative to the effect that the construction of tenement has reached plinth level;
- (c) The third and final instalment or the unpaid balance of the loan shall be disbursed upon the loanee producing a certificate issued by the Executive Engineer of the Junta de Comercio Externo or his representative to the effect that the construction has reached roof level.

(3) For improvements of existing constructions:

- (a) The first instalment shall be upto the 50% of the loan and paid after the execution of mortgage deed;
- (b) The second instalment shall be upto remaining 50% of the loan and paid upon the loanee producing a certificate issued by the Executive Engineer of the Junta de Comercio Externo or his representative to the effect that the construction has reached final stage.

cio Externo or his representative to the effect that improvement of construction has reached final stage.

10. *Commencement and progress of construction.* — (1) The construction of a tenement or its improvement for which a loan is granted shall be commenced within a period of three months and completed within a period of fifteen months from the date of grant of the loan.

Provided that the President of Junta de Comercio Externo may, on application made to him by a loanee, extend the period of completion of construction by not more than six months in all if he is satisfied that for any reason beyond the control of loanee it is or was not possible for the loanee to complete the construction, within that period or any subsequently extended period.

(2) The loanee shall, immediately, upon the commencement of the construction of a tenement or its improvement, intimate the fact to the President of Junta de Comercio Externo and shall thereafter report the progress of the construction every quarter or at such other interval and in such form and manner as may be prescribed by the President of Junta de Comercio Externo.

11. *Standards of construction.* — A loanee shall construct the tenement or improve it in accordance with the plans, specifications and estimates in respect thereof duly approved by the Government after obtaining necessary sanction of local authority competent to issue licence under building by-laws.

12. *Mode of repayment of loans.* — The loan shall be repayed in full together with interest due thereon within a period of 10 years with the following mode of payment:

- a) The first instalment shall be paid on the date of second anniversary of the receipt by the loanee of the final instalment of loan with interest due therein;
- b) Each subsequent instalment shall be paid on the date corresponding to the said day in each subsequent year with interest due thereon;
- c) The loanee may repay the entire loan or any instalments thereof at any time before the due date or dates with interest due thereon;
- d) If the loanee fails to pay the instalment within the prescribed date he will be subject to payment of double the rate of interest due thereon, subject again to the condition that any reincidence will make him forego his right of payment in further instalments and will make due the payment of entire capital in one instalment;
- e) If the loanee fails to pay the sums payable under sub-rule (d) the same shall be recoverable from him in the same manner as an arrear of land revenue.

13. *Manner of service, issue or delivery of orders, demands, notices, consents or other documents:* — Any order, demand, notice, consent or other document to be issued or delivered or given to or served upon a loanee under these Rules shall be issued or delivered or given or served in one or more of the following modes namely:

- a) By tendering it to the loanee or his manager or agent, if any;

- b) By leaving it at the last known place of residence, occupation, trade, business or employment of the loanee;
- c) By tendering it to some adult member of the family of the loanee;
- d) By sending it by registered post;
- e) By affixing it to some conspicuous part of the place of residence, occupation, trade, business or employment of the loanee;
- f) By publishing it in a daily or weekly newspaper;
- g) By proclaiming it by beat of drum in the locality concerned.

14. *General.* — (1) Subject to the provisions of these Rules it shall be within the competence of the Housing Board Committee to adopt such details of procedure as it may deem fit for the grant and payment of loans and for any other matter arising out of the application of these Rules.

(2) In all matters concerning the interpretation of these Rules the decision of the Government shall be final.

By order and in the name of the Lieutenant Governor of Goa, Daman and Diu.

A. F. Couto, Development Commissioner.

Panjim, 29th May, 1964.

FORM N.° 1

#### Application for Loan

To,  
The President,  
Junta de Comercio Externo,  
PANJIM — GOA

Sir,

I hereby apply for a loan of Rs. (Rupees only) under the Rules for the Grant of loans for effecting improvement in the existing houses and for constructing new ones and furnish the following particulars in this connection namely:

1. Applicant's full name (Block-letters).
2. Father's full name (Block-letters).
3. Applicant's full address.
4. Applicant's age (in years).
5. Names of members of applicant's family (excluding applicant).

- (i)
- (ii)
- (iii)
- (iv)
- (v)
- (vi)

6. Applicant's income for twelve months preceding the month in which this application is made and the source or sources from which it is derived.

Sources.

Income  
Rs.

- (i)
- (ii)
- (iii)
- (iv)

Total .....

Rs.

7. Applicant's present financial position:

- (a) Brief particulars and value of immovable property.
- (b) Brief particulars and value of movable property:
  - (i) Insurance policies (Surrender value).
  - (ii) Government securities ...
  - (iii) Saving certificates ...
  - (iv) Company shares ...
  - (v) Provident Fund deposit ...
  - (vi) Bank deposits ...
  - (vii) Cash in hand ...

- (c) Brief particulars and amount of undischarged debts.

8. Whether applicant holds land for use as a building site. If so, particulars of such land —

- (i) Survey Nos. and location.
- (ii) Area sq. m.
- (iii) Purchase price; rent (in case of lease).
- (iv) Whether the land has been developed and, if so, to what extent.
- (v) Description and value of assets, if any, created in or upon the land.

9. Estimated cost of the tenement for the construction or improvement of which loan is applied for.
10. Period within which loan is proposed to be repaid.
11. Manner in which loan is proposed to be repaid — Whether in annual or half yearly equated instalments.

2. I annex hereto the following documents marked annexures namely:

- (i) Site plan, layout plan, building plan, detailed specifications and detailed estimates in duplicate in respect of the tenements to be constructed or improved.
- (ii) A true copy of the conveyance/lease deed in respect of the land upon which the tenement is to be constructed;
- (iii) Documents in evidence of my income and the source/sources thereof stated above.

3. I hereby certify and declare. — (i) that I have read the Rules for the Grant of loans for effecting improvements in the existing houses and for constructing of new ones.

(ii) that all the aforesaid particulars are correct to the best of my knowledge and belief;

(iii) that the land held by me and on which I propose to construct a tenement with the moneys to be provided by the loan applied for is free from any encumbrances whatsoever;

(iv) that I do not own a tenement;

(v) that no member of my family owns a tenement either in his or her own name or jointly with me;

(vi) that I have not previously been granted or paid a loan or received financial assistance in any other form for the purpose of construction of a tenement for *bona fide* personal use and occupation as a residence by me or by any member or members of my family under the Low-Income Group Housing Scheme or any other scheme of financial assistance administered by or under the control of the Central or State Government.

Yours faithfully,

Signature of Applicant.

Station:

Dated

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Attestation \*

I hereby certify that the applicant is personally known to me and that to the best of my knowledge and belief the particulars furnished and the statement made in this application are correct.

Signature

Designation.

Signature:

Dated:

19

\* To be signed by a Magistrate, a Justice of the Peace, a Member of Parliament or of a State Legislature, a Municipal Commissioner or a President or Chairman of a Town or Borough Municipality or a Gazetted Officer of Government.

### ORDER

CDP/VPT/608/64

The Goa, Daman and Diu Panchayats

In exercise of the powers conferred by clause (m) of sub-section 2 of Section 65 read with section 43 of the Goa, Daman and Diu Village Panchayats Regulation 1962, the Lieutenant Governor is hereby pleased to make the following Rules, namely: —

1. *Short title:* These rules may be called the Goa, Daman and Diu Village Panchayats (Demand Notices) Rules, 1964.

## 2. Definitions:—

- (a) «Regulation» means the Goa, Daman and Diu Village Panchayats Regulation 1962.  
 (b) «tax», «fee» or «other sum» means tax, fee or other sum payable under section 39.  
 (c) «Section» means a section of the Regulation.  
 (d) «Form» means the Form appended to these Rules.

## 3. Manner of Service of notice of demands:

Every notice of demand shall be signed either by the Sarpanch or in his absence by Deputy Sarpanch and shall be served by an officer or servant authorised by the Sarpanch in their behalf—

- (a) by giving or tendering the notice of demand to the person to whom it is addressed; or  
 (b) if such person is not found by giving or tendering the notice to any adult male member or servant of his family or by leaving the notice at the last known place of abode, if within the limits of village; or  
 (c) if such person does not reside within the limits of the village and his address elsewhere is known to the Sarpanch or Deputy Sarpanch directing the issue of notice, then by forwarding the notice to such person by registered post to the said address; or  
 (d) if none of the means aforesaid be available then by causing the notice to be affixed on some conspicuous part of the building or land, if any, to which the demand notice relates in the presence of at least two panchas.

THE LIEUTENANT GOVERNOR

*M. R. Sachdev*

Panjim, 26th May, 1964.

## FORM

Form of Notice of demand

(See rule 2)

To

A. B ... residing at ...

Take notice that the Village Panchayat of ...

demands from ... the sum of ...

due from ... on account of ...

(here describe the nature of the tax fees or sum due to the Panchayat under the Regulation or rules, as the case may be), in respect of ...

for the period of ... commencing on the ...

day of ... 19 ...

and ending on the ...

day of ... 19 ...

and that if within thirty days from the date of service of this notice the said sum of Rs ... is not paid into the office of the Panchayat at ... or sufficient cause for nonpayment is not shown to the satisfaction of the Panchayat, action will be taken for the recovery of the same as dues to the Government under the law in force.

Dated this ... day of ... 19 ...

By order of Panchayat ...

(Signed) ...

(Sarpanch or Deputy Sarpanch as the case may be)

## Notification

I&L/CEE/902/64/1207

In exercise of the powers conferred by Section 51 of the Indian Electricity Act, 1910 (IX of 1910),

the Administration of Goa, Daman & Diu, hereby confers upon the Chief Electrical Engineer, Government of Goa, Daman & Diu, subject to the provision of Indian Telegraphs Act, 1885 (XIII of 1885) and the conditions specified below, the powers which the Telegraph Authority possesses under Section 10 to 19 and 19-A of the Indian Telegraphs Act, 1885 (XIII of 1885) with respect to the placing of telegraph lines and poles for the purpose of a telegraph established or maintained by Government or to be established or maintained for the placing of appliances and apparatus for the transmission & distribution of electrical energy or for transmission of telephonic communications wherever necessary in the Union Territory of Goa, Daman & Diu in respect of the works described in the schedule here to annexed.

## Conditions

1) The Telephone and Telegraph lines crossing the transmission line shall be efficiently guarded to the satisfaction of Telegraph Authority wherever necessary.

2) All such crossings shall be as near to the right angle as practicable but shall in no case be at angles of less than 60 degrees.

## SCHEDULE

Sl. No.	Name of line	Voltage of the line	Remarks
1	2	3	4
I Goa Area			
1.	Dandeli (in Mysore) to Ponda (in Goa), double circuit tower line.	110 KV	E. H. T.
2.	Sawantawadi (in Maharashtra) Ponda-Panjim, double circuit line via Pernem and Bicholim.	33 KV	H. T.
3.	Karwar (in Mysore) Margão, single circuit line via Canacona.	33 KV	H. T.
4.	Ponda-Curchorem, double circuit transmission line.	33 KV	H. T.
5.	Ponda-Margão, double circuit transmission line.	33 KV	H. T.
6.	Ponda-Marmagoa, double circuit transmission line.	33 KV	H. T.
7.	Bicholim - Mapuça - Calangute - Betim - Porvorim - Anjuna - Siolim, transmission line.	11 KV	H. T.
8.	Pernem - Mandrem - Morgim, transmission line.	11 KV	H. T.
9.	Bicholim - Sanquelim, transmission line.	11 KV	H. T.
10.	Ponda - Marcaim, transmission line.	11 KV	H. T.
11.	Ponda - Pale - Valpoi, transmission line.	11 KV	H. T.
12.	Margão - Cuncolim - Betul, transmission line.	11 KV	H. T.
13.	Curchorem - Quepem, transmission line.	11 KV	H. T.
14.	Curchorem - Sanguem - Motta, transmission line.	11 KV	H. T.
15.	Associated H. T. & L. T. distribution lines, sub-stations & distribution transformer centres at all the places mentioned above.		H. T. & L. T.
II Daman Area			
1.	Vapi (Gujarat) to Nani-Daman-Moti Daman, transmission line.	11 KV	H. T.

1	2	3	4
2.	Internal transmission line in Daman for rural electrification.	11 KV	H. T.
3.	Associated H. T. & L. T. distribution lines & distribution transformer centres at various places in Daman.		H. T. & L. T.

III Diu Area

1.	Una (Gujarat) to Goghla-Diu, transmission line.	11 KV	H. T.
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1	2	3	4
2.	H. T. & L. T. distribution lines & distribution transformer centres at various places in Diu.		H. T. & L. T.

By order and in the name of the Administrator  
of the Union Territory of Goa, Daman and Diu.

A. F. Couto, Development Commissioner.  
Panjim, 29th April, 1964.